

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:	:	Bankruptcy No. 20-10551-TPA
Ronald Dwight Lord, Sr. AND	:	Chapter 13
Mary Louise Lord,	:	
Debtor	:	
	:	Related to Document No. 45
Ronald Dwight Lord, Sr. AND	:	
Mary Louise Lord,	:	
Movant	:	
	:	
	:	
v.	:	
	:	
Select Portfolio Servicing, Inc.	:	
	:	
	:	
AND	:	
	:	
Ronda J. Winnecour/Esquire	:	
Chapter 13 Trustee,	:	
Respondents	:	

**EXHIBIT – PORTAL ACCOUNT HISTORY**

**Currently Viewing:**

Borrower Name: Lord, Ronald  
Property Address: 10610 State Highway 618 Conneaut Lake , PA 16316  
Servicer Name: Select Portfolio Servicing  
Loan Number: [REDACTED] 1957

**Full History**

Date	Activity By	Action Taken
12/14/2020 10:09:16 AM ET	Attorney	File Submitted

File Submitted by Katie Schwartz.

The following documents were submitted:

Lord (Loan [REDACTED] 1957) - Borrower Authorization (Added 12-14-2020)  
Lord (Loan [REDACTED] 1957) - HAMP Request for Mortgage Assistance (RMA) (Added 12-14-2020)  
Lord (Loan [REDACTED] 1957) - SPS Request for Mortgage Assistance (Added 12-14-2020)  
Lord (Loan [REDACTED] 1957) - IRS Form 4506-T (Borrower) (Added 12-14-2020)  
Lord (Loan [REDACTED] 1957) - Dodd-Frank Certification (Added 12-14-2020)  
Lord (Loan [REDACTED] 1957) - Mortgage Assistance Application Form 710 (Added 12-14-2020)  
Lord (Loan [REDACTED] 1957) - Financial Statement (Added 12-14-2020)  
Lord (Loan [REDACTED] 1957) - Hardship Letter (Added 12-14-2020)  
Lord (Loan [REDACTED] 1957) - Uniform Borrower Assistance Form (Added 12-14-2020)  
Lord (Loan [REDACTED] 1957) - Proof of Occupancy (Added 12-14-2020)  
Lord (Loan [REDACTED] 1957) - Social Security Income (Added 12-14-2020)  
Lord (Loan [REDACTED] 1957) - Loss Mitigation Order (Added 12-14-2020)

Date	Activity By	Action Taken
12/16/2020 05:46:52 PM ET	Servicer	Account Change

File Changed by: Erica Haro.

Change(s):

Loan Number changed from [REDACTED] 1957 to [REDACTED] 1957.

Date	Activity By	Action Taken
12/16/2020 05:47:41 PM ET	Servicer	File Opened

File Opened by Erica Haro

Date	Activity By	Action Taken
12/16/2020 05:51:28 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

Documentation has been sent to our underwriters, please allow 7-10 days for updates.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
12/17/2020 10:32:28 AM ET	Attorney	Borrower Docs Uploaded

Katie Schwartz added the following documents: Lord (Loan # [REDACTED] 1957) - Government Monitoring Data (Added 12-17-2020)

Date	Activity By	Action Taken
12/21/2020 04:16:49 PM ET	Servicer	Message Sent

**From:** Pauline Kunz (Servicer)  
**Subject:** RE: Borrower Docs Uploaded  
**Message:**

Hello,

I have submitted the documentation for review.

Thank you,

Pauline Kunz

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
12/29/2020 10:26:18 AM ET	Servicer	Message Sent

**From:** Pauline Kunz (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

We are still reviewing at this time, if you have any questions, please do not hesitate to ask. We will continue to update the portal with details and the status of the review.

Thank you,

Pauline Kunz

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
01/06/2021 06:01:24 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

Document packet has been completed as of 12/31/2020. We anticipate having a decision on the review within 30-45 days. If you have any questions, please do not hesitate to ask. We will continue to update the portal with any details and the status of the review.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
01/06/2021 06:02:58 PM ET	Servicer	Docs Complete Notice

**File Completed by:** Erica Haro.

**Message:**  
document packet complete as of 12/31/2020

Date	Activity By	Action Taken
01/13/2021 10:23:25 AM ET	Servicer	Message Sent

**From:** Pauline Kunz (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

We are still reviewing at this time, if you have any questions, please do not hesitate to ask. We will continue to update the portal with details and the status of the review.

Thank you,

Pauline Kunz

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
01/21/2021 11:20:06 AM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

SPS is pleased to inform you that we have completed our review and you have been offered a trial modification with payments due on the 1<sup>st</sup> of each month beginning in March for the amount \$463.74. Once you have successfully completed your trial modification, we will review for a permanent modification of the account. Please review the attached agreement and advise if you are planning on accepting the agreement or if you have any questions.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
01/21/2021 11:21:26 AM ET	Servicer	Decision Reported

Decision reported by Erica Haro.

**Message:** Approved:

Please review decision notice.

**Attached Files:**

Lord (Loan [REDACTED] 1957) [REDACTED] 1957\_Loan Resolution - Documentation.pdf (Added 01-21-2021)

Date	Activity By	Action Taken
01/28/2021 01:49:13 PM ET	Attorney	Message Sent

**From:** Katie Schwartz (Borrower Attorney)  
**Subject:** Order Auth Trial  
**Message:**  
Order Authorizing Trial Attached.

**Attached Files:**  
Lord (Loan # [REDACTED] 1557) - Order Auth Trial (Added 01-28-2021)

Date	Activity By	Action Taken
02/01/2021 10:52:37 AM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** RE: Order Auth Trial  
**Message:**  
Hello,

Thank you for the updates. Please let us know if there are any questions.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
02/08/2021 11:12:10 AM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**  
Hello,

We will continue to monitor the file and provide updates as they become available.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
02/09/2021 11:01:23 AM ET	Attorney	Status Report Created
Katie Schwartz created Status Report		
<a href="#">Download Status Report</a>		

Date	Activity By	Action Taken
02/11/2021 05:16:16 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

We will continue to monitor the file and provide updates as they become available. Please let us know if there are any questions.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
02/19/2021 06:03:08 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

There is no update at this moment. Please let us know if there are any questions.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
02/26/2021 12:32:07 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

We will continue to monitor the file and provide updates as they become available.

Please let us know if there are any questions.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
02/26/2021 01:51:50 PM ET	Attorney	Message Sent

**From:** Katie Schwartz (Borrower Attorney)  
**Subject:** Update  
**Message:**

Thanks!

Date	Activity By	Action Taken
03/02/2021 12:28:09 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

There is no update. We will continue to monitor the file.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.



Date	Activity By	Action Taken
03/09/2021 12:12:31 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

There is no update at this moment.  
Please let us know if there are any questions.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
03/16/2021 11:16:43 AM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

We will continue to monitor the file and provide updates as they become available.  
Please let us know if there are any questions.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
03/23/2021 01:20:47 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

There is no update at this moment, we will continue to monitor the file and provide updates as they become available.  
Please let us know if there are any questions.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
03/30/2021 11:08:56 AM ET	Servicer	Message Sent

**From:** Pauline Kunz (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

The third trial loan modification payment was received by SPS on 3/29/2021. The final loan modification review process will begin.

Thank you,

Pauline Kunz

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
04/06/2021 10:12:16 AM ET	Servicer	Message Sent

**From:** Pauline Kunz (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

We are still reviewing at this time, if you have any questions, please do not hesitate to ask. We will continue to update the portal with details and the status of the review.

Thank you,

Pauline Kunz

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
04/06/2021 10:49:02 AM ET	Attorney	Message Sent

**From:** Katie Schwartz (Borrower Attorney)  
**Subject:** Update  
**Message:**  
Thanks for the update!

Date	Activity By	Action Taken
04/08/2021 05:55:02 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

Final modification has been submitted for review. Please allow 20-30 days for final terms and conditions.

Please let us know if there are any questions.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
04/15/2021 05:25:17 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

The final modification has been mailed. Please have debtor Sign and Date both copies and return to SPS 3217 S Decker Lake Dr.

Salt Lake City, UT 84119

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
04/22/2021 06:11:34 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

Please let us know if there are any questions on regards to the final modification.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

**Attached Files:**

Lord (Loan [REDACTED] 1957) - 0026351957\_Modification Agreement-09003039b39ca075.pdf (Added 04-22-2021)

Date	Activity By	Action Taken
04/29/2021 11:06:29 AM ET	Servicer	Message Sent

**From:** Pauline Kunz (Servicer)  
**Subject:** Loss Mitigation Review  
**Message:**

Hello,

Please advise if the debtor is accepting the final loan modification offer. If so please have debtor Sign and Date both copies and return to SPS  
3217 S Decker Lake Dr., Salt Lake City, UT 84119

Thank you,

Pauline Kunz

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
04/29/2021 01:32:35 PM ET	Attorney	Message Sent

**From:** Katie Schwartz (Borrower Attorney)  
**Subject:** Update  
**Message:**

Debtor will be accepting the offer and plans to mail back the paperwork tomorrow.

We will get it to you as soon as we are able and will also prepare a Motion to Authorize the Modification for filing with the BK Court. Thanks!

Date	Activity By	Action Taken
05/03/2021 10:33:26 AM ET	Servicer	Message Sent

**From:** Pauline Kunz (Servicer)  
**Subject:** RE: Update  
**Message:**

Hello,

Thank you Katie- once the required debtor signed 'wet ink' copy is received by SPS- it will be reviewed and then countersigned to provide a fully executed copy for court filing.

Thank you,

Pauline Kunz

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
05/04/2021 09:45:38 AM ET	Attorney	Message Sent

**From:** Katie Schwartz (Borrower Attorney)  
**Subject:** Executed Docs Tracking  
**Message:**

Attached, please find a copy of the signed docs and tracking.

Please upload copy of counter signed docs as you are able. Thanks!

**Attached Files:**

Lord (Loan # [REDACTED] 1957) - Signed LMP Docs (Added 05-04-2021)  
Lord (Loan # [REDACTED] 1957) - Tracking Number (Added 05-04-2021)

Date	Activity By	Action Taken
05/06/2021 04:53:51 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** RE: Executed Docs Tracking

**Message:**

Hello,

Thank you. Documentation has been forwarded to our underwriters. Copy of the counter sign agreement will get uploaded just as soon as it becomes available.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
05/13/2021 04:52:56 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** Loss Mitigation Review

**Message:**

Hello,

There are no updates at this moment. We will continue to monitor the file.

Thank you,

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
05/20/2021 01:37:13 PM ET	Attorney	Message Sent

**From:** Katie Schwartz (Borrower Attorney)  
**Subject:** Order Approving LMP

**Message:**

Court Order approving modification attached. Please uploaded counter-signed executed docs complete as soon as you are able so we can file the final report and close out the portal. Thanks!

**Attached Files:**

Lord (Loan # [REDACTED] 1957) - Order Auth Mod (Added 05-20-2021)

Date	Activity By	Action Taken
05/20/2021 06:21:27 PM ET	Servicer	Message Sent

**From:** Erica Haro (Servicer)  
**Subject:** RE: Order Approving LMP

**Message:**

Hello,

Thank you, please allow time to implement terms and conditions.

Erica Haro

Bankruptcy Specialist

Select Portfolio Servicing, Inc.

Date	Activity By	Action Taken
05/25/2021 12:50:07 PM ET	Attorney	Message Sent

**From:** Katie Schwartz (Borrower Attorney)

**Subject:** Update

**Message:**

Good Morning,

Do you have an update as to when the final counter-signed docs will be uploaded to the portal?